

Citi PremierMiles Visa Card – 1.5 Citi Miles on Local Spend Promotion (“Promotion”) Terms and Conditions

1. Citi” or “Citibank” refers to Citibank Singapore Limited.
2. “Cardmember Agreement” refers to the Citibank PremierMiles Cardmember’s Agreement.
3. “Eligible Card” refers to the Citi PremierMiles Visa Card issued by Citibank Singapore only.
4. "Eligible Cardmember" refers to an individual who holds an Eligible Card as a main cardholder.
5. “Citi Miles” refers to the miles that an Eligible Cardmember can earn on retail purchases charged to the Eligible Card under the Citibank PremierMiles Program Terms and Conditions.
6. “Promotion Period” refers to the period from 13 September to 31 December 2019 (both dates inclusive).
7. “Qualifying Spend” means transactions made to an Eligible Card which does not arise from any
 - (i) annual fees, interest charges, late payment charges, GST, cash advances, instalment/easy/extended/equal payment plans, preferred payment plans, balance transfers, cash advances, quasi-cash transactions, all fees charged by Citibank or third party, miscellaneous charges imposed by Citibank (unless otherwise stated in writing by Citibank);
 - (ii) funds transfers using the card as source of funds;
 - (iii) bill payments (including via Citibank Online or via any other channel or agent)
8. From 13 September 2019 to 31 December 2019, an Eligible Cardmember who accumulates Qualifying Spend of S\$3,000 or more on the Eligible Card for the relevant month’s statement of account will receive 1.5 Citi Miles for every S\$1 incurred on eligible local retail purchases charged to his card account provided that in determining the amount of retail purchases for purposes of calculation of Citi Miles, Clause 3 of the Citi Premiermiles Program Terms and Conditions will apply, Clause 3 sets out those retail purchases which will not entitle the Cardmember to earn Citi Miles. The 1.5 Citi Miles includes the base rate of 1.2 Citi Miles (i.e. the usual Citi Miles earn rate on the Eligible Card) plus additional 0.3 Citi Miles which the Eligible Cardmember will receive under the Promotion. For the avoidance of doubt, during the Promotion Period, Cardmember will continue to earn 2 Citi Miles for every S\$1 incurred on overseas retail purchases charged to his card account. Please refer to the illustration set out in Clause 13.
9. Crediting of additional 0.3 Citi Miles will take place during the end of the statement cycle and will reflect in Eligible Cardmember’s monthly statement of account. For the avoidance of doubt, the accumulation of total retail spend will commence on 13 September 2019 and will cease on 31 December 2019.
10. Qualifying Spend transactions will be determined by its transaction posting date based on Singapore Timing (UTC+08:00) and Citibank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.
11. Citi Miles shall be calculated on the amount of each retail purchase transaction and will be reflected in your statement of account as rounded down to the nearest Citi Mile. Any refunded retail purchases will not be awarded with Citi Miles. Where Citi Miles have been credited to the cardmember’s card account and/or used before the retail purchase is refunded, the Bank will debit the card account for the credited Citi Miles. The Bank shall be entitled to debit such Citi Miles even if such debiting causes the card account to have a negative Citi Miles balance.
12. An Eligible Cardmember whose Eligible Card is closed/terminated and/or suspended (whether closed/terminated/suspended by the Eligible Cardmember or Citibank or for any reason whatsoever) during the Promotion Period or before the fulfilment of the Bonus Miles, will not be entitled to participate in the program and receive any Bonus Miles on or after the date on which the Eligible Card is closed/suspended/terminated

13. Please refer to below illustrations on crediting of Citi Miles for the Promotion:

Illustration A : Cardmember A on statement cycle on 4th of every month

Illustration Period: 5th September 2019 to 4th October 2019 (Start of Promotion)

Transactions Posted	Between 5th September to 12th September 2019 (Before Promotion Period)	Between 13th September to 4th October 2019 (During Promotion Period)
Local Retail Purchases	S\$3,000	S\$2,000
Overseas Retail Purchases	S\$0	S\$1,000
Qualifying Spend	S\$0	S\$3,000
Miles Earned on base rate of 1.2 Citi Miles on local retail purchase or 2 Citi Miles on overseas retail purchase	Local Retail Purchases: 1.2 Citi Miles x S\$3,000 = 3,600 Citi Miles <u>3,600 Citi Miles</u> will be credited upon transaction posting	Local Retail Purchases: 1.2 Citi Miles x S\$2,000 = 2,400 Citi Miles Overseas Retail Purchases: 2 Citi Miles x S\$1,000 = 2,000 Citi Miles <u>4,400 Citi Miles</u> will be credited upon transaction posting
Miles Earned for this Promotion - Additional 0.3 Citi Miles on local retail purchase with Qualifying Spend of S\$3,000 or more for the month's statement of account	Transactions posted before the start of Promotion will not accumulate to Qualifying Spend	Local Retail Purchases: 0.3 Citi Miles x S\$2,000 = 600 Citi Miles <u>600 Citi Miles</u> will be credited during statement cycle and reflected on the statement of account which will be generated on 4 th October 2019
Total Citi Miles Earned	3,600	5,000

Illustration B : Cardmember B on statement cycle on 4th of every month

Illustration Period: 5th September 2019 to 4th October 2019 (Start of Promotion)

Transactions Posted	Between 5th September to 12th September 2019 (Before Promotion Period)	Between 13th September to 4th October 2019 (During Promotion Period)
Local Retail Purchases	S\$3,000	S\$2,000
Overseas Retail Purchases	S\$0	S\$0
Qualifying Spend	S\$0	S\$2,000
Miles Earned on base rate of 1.2 Citi Miles on local retail purchase or 2 Citi Miles on overseas retail purchase	Local Retail Purchases: 1.2 Citi Miles x S\$3,000 = 3,600 Citi Miles <u>3,600 Citi Miles</u> will be credited upon transaction posting	Local Retail Purchases: 1.2 Citi Miles x S\$2,000 = 2,400 Citi Miles <u>2,400 Citi Miles</u> will be credited upon transaction posting
Miles Earned for this Promotion - Additional 0.3 Citi Miles on local retail purchase with Qualifying Spend of S\$3,000 or more for the month's statement of account	Transactions posted before the start of Promotion will not accumulate to Qualifying Spend	No additional Citi Miles credited as Cardmember did not meet requirement of S\$3,000 Qualifying Spend.
Total Citi Miles Earned	3,600	2,400

Illustration C : Cardmember C on statement cycle on 4th of every month

Illustration Period: 5th December 2019 to 4th January 2020 (End of Promotion)

Transactions Posted	Between 5 th December 2019 to 31 st December 2019 (During Promotion Period)	Between 1 st January 2020 to 4 th January 2020 (After Promotion Period)
Local Retail Purchases	S\$2,000	S\$3,000
Overseas Retail Purchases	S\$2,000	S\$0
Qualifying Spend	S\$4,000	S\$0
Miles Earned on base rate of 1.2 Citi Miles on local retail purchase or 2 Citi Miles on overseas retail purchase	Local Retail Purchases: 1.2 Citi Miles x S\$2,000 = 2,400 Citi Miles Overseas Retail Purchases: 2 Citi Miles x S\$2,000 = 4,000 Citi Miles <u>6,400 Citi Miles</u> will be credited upon transaction posting	Local Retail Purchases: 1.2 Citi Miles x S\$3,000 = 3,600 Citi Miles <u>3,600 Citi Miles</u> will be credited upon transaction posting
Miles Earned for this Promotion - Additional 0.3 Citi Miles on local retail purchase with Qualifying Spend of S\$3,000 or more for the month's statement of account	Local Retail Purchases: 0.3 Citi Miles x S\$2,000 = 600 Citi Miles <u>600 Citi Miles</u> will be credited during statement cycle and reflected on the statement of account which will be generated on 4 th January 2020	Transactions posted after 31 st December 2019 will not accumulate towards total retail spend for the statement month and will not earn additional 0.3 Citi Miles.
Total Citi Miles Earned	7,000	3,600

Illustration D : Cardmember D on statement cycle on 4th of every month

Illustration Period: 5th December 2019 to 4th January 2020 (End of Promotion)

Transactions Posted	Between 5 th December 2019 to 31 st December 2019 (During Promotion)	Between 1 st January 2020 to 4 th January 2020 (After Promotion)
Local Retail Purchases	S\$2,000	S\$3,000
Overseas Retail Purchases	S\$0	S\$0
Qualifying Spend	S\$2,000	S\$0
Miles Earned on base rate of 1.2 Citi Miles on local retail purchase or 2 Citi Miles on overseas retail purchase	Local Retail Purchases: 1.2 Citi Miles x S\$2,000 = 2,400 Citi Miles <u>2,400 Citi Miles</u> will be credited upon transaction posting	Local Retail Purchases: 1.2 Citi Miles x S\$3,000 = 3,600 Citi Miles <u>3,600 Citi Miles</u> will be credited upon transaction posting
Miles Earned for this Promotion - Additional 0.3 Citi Miles on local retail purchase with Qualifying Spend of S\$3,000 or more for the month's statement of account	No additional Citi Miles credited as Cardmember did not meet requirement of S\$3,000 Qualifying Spend.	Transactions posted after 31 st December 2019 will not accumulate towards total retail spend for the statement month and will not earn additional 0.3 Citi Miles.
Total Citi Miles Earned	2,400	3,600

14. The use and redemption of Citi Miles is governed by the Citibank PremierMiles Cardmember's Agreement (for Citi PremierMiles Visa Card) and Citi ThankYou Rewards Program Terms and Conditions, all of which are available at www.citibank.com.sg.

15. Citibank shall not be responsible for any loss, damage or delay in connection with the processing of the issuance and/or redemption of Citi Miles. Additionally, Citibank is entitled, without liability or prior notice, to suspend the calculation, accrual or redemption of Citi Miles, to rectify any errors in the calculation, or otherwise adjust such calculation, to take such action as may be necessary to debit any erroneously credited Citi Miles (including but not limited to clawing-back/debiting the relevant Eligible Cardmember's account for such Citi Miles even if this results in a negative Citi Miles balance and/or reversing any redemption of Citi Miles and charging the account for the same).
16. Citibank reserves the right at its reasonable discretion to terminate or amend the Promotion or vary, delete or add to any of these terms and conditions from time to time.
17. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
18. Citibank's decision on all matters relating to the Promotion, including determination of whether a transaction is eligible to receive the additional 0.3 Citi Miles, will be at its discretion and will be final. Accordingly, Citibank reserves the right to reverse or cancel any Citi Miles already credited at its discretion, exercised reasonably, where there has been a wrongful crediting of Citi Miles to an Eligible Card account.
19. This Promotion is not valid with other promotions unless otherwise expressly stated.

Dated September 2019